GAMBOL04-01 PATENT

### POKER GAME METHOD

# Cross-Reference to Related Applications

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This application is a conversion application of prior filed provisional application Ser. No. 60/449,256 filed February 21, 2003 and titled "4Fun Poker (Four Card Draw Poker)" and Ser. No. 60/449,310 filed February 21, 2003 and titled "Fun 3 Poker (Three Card Poker)".

# **Background**

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There has been a proliferation of new poker derivatives since the advent of Caribbean Stud Poker, described in Suttle et al U. S. Patent 4, 836,553 issued June 6, 1989. In this game, the player makes a first ante wager and a hand of five cards is dealt to the dealer and to each of the players. If the player, after looking at his hand, wants to play, the player places a second bet. If the player wishes to fold, he forfeits his ante wager. The dealer and player hands are then revealed. If the dealer's hand does not have a qualifying holding, e.g. Ace - King or higher, the player is paid on the ante wager and the second wager is returned to the player. If the dealer's hand is at least of the qualifying holding, the player's and dealer's hands are resolved by comparing the rankings. If the dealer's hand outranks the player's hand, the player loses both bets. If the player's hand outranks the dealer's hand, he is paid a first amount based upon the ante wager and a second amount based upon the second bet and the ranking of the player's hand.

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Webb, U.S. Patent 5,685,774 discloses a Three Card Poker game.

Fold is an option that can be exercised in Caribbean Stud Poker and Three Card Poker. When the player thinks he has a poor hand, he can fold and forfeit the bet. A Caribbean Stud Poker player will fold 46.97% of the time, almost every other hand. A Three Card Poker player will fold 32.58% of the time, almost one in three hands. Although it is an option that gives the player a chance to cut his loss, it takes all the fun away from the game.

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When a player folds, not only will he lose his bet but he also must wait until all other players complete their hands and the dealer resolves their bets.

While in a lousy mood and bored, the player sits there hoping the next round will begin soon so that he can win it back.

Also, the fact that the games require risking additional bets may intimidate some conservative players who do not want to put more money on the table. In Three Card Poker and Caribbean Stud Poker, the players must put up one or two additional bets to stay in the game. These players may lose more often than they should because they often deviate from the optimal strategy.

Another problem with Three Card Poker and Caribbean Stud Poker is the dealer hand qualifier. A dealer hand qualifier is built into a game to give the house an edge over the player. In Caribbean Stud Poker the dealer must qualify with an Ace-King, or the dealer cannot open his hand to compete against the player. When the dealer disqualifies, the player automatically wins the ante and the raise bet pushes. The house edge is obvious. When the dealer gets a poor

hand that can be beat most of the time, the dealer won't compete against the player and the player will be paid less. In Three Card Poker the dealer must qualify with a Queen-high or the dealer cannot play against the player. When the dealer disqualifies, the ante is paid but the "play" bet pushes. It evidently looks unfair if you don't pay or "short pay" the player when they beat you since you take all their money when you beat them. Neither game pays the raise bet when the dealer disqualifies. It spoils the excitement if you don't pay them when they have increased their bet on a good hand that can beat you.

Four Card Poker is a new table game played in some casinos in Mississippi. All players must place an ante wager at the start of each hand. The players are dealt five cards face down and the dealer gets six cards face down. Each player and the dealer will use the best four cards in their hand to make a four-card hand. If the player dislikes his hand, he can fold and forfeit the ante. Otherwise, he must make the play bet in order to stay in the game. Due to the huge advantage the six-card dealer hand has over the five-card player hand, the player has to fold 47.4% of the time, almost every other hand. Also, the player will be stuck with a poor hand since they cannot replace any card to improve it.

US Patent No. 5,597,162 issued January 28, 1997 to Franklin discloses a card game that allows the player to replace one card twice in succession. Each player places a first bet. A dealer deals himself four cards, only the last of which is dealt face-up; the dealer also deals each player three cards. Each player may then elect to stay or trade one of his three cards. Each player may then elect to stay or trade a card again. If the player elects to trade a card, he must place a

second bet. Each player's hand is then compared to the best three-card hand of the dealer, with the party having the highest hand winning the bet.

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There are some drawbacks with this card game. First, trading a card twice not only slows the game down very much but also makes the playing strategy too complex. A slow game will reduce the casino's profit because the time to cycle each hand of play is slowed reducing the amount of money per unit time put at risk in the game. A slow game also annoys the players especially when they are dealt a premium hand and have no patience to wait for other players to complete trading their cards. Second, when trading a card the first time, the player must consider how to "pave the way" for the second trade so that he has a better chance of improving his hand. Consequently, the playing strategy becomes unobvious and difficult to memorize. Third, the fact that the second trade requires risking an additional bet may intimidate some conservative players who do not want to put more money on the table. These players may lose more often than they should because they often deviate from the optimal strategy. Fourth is that novice players may become intimidated by the game and either slow the play or choose not to play at all.

There is a need for a game which provides entertainment instead of boredom and frustration. The suspense and excitement aroused during play should never be stripped off of any gambling game. One should try to keep the player in the game to the end. The player should always have a hope that they have a chance to win.

It is the object of the present invention to improve upon the above card games. The game of the present invention does not allow for a second trade nor does it require any additional bet just to stay in the game. In addition, it enhances player appeal by paying the player automatically and more when the dealer has a preset poor hand. It also enhances player appeal by allowing the player 1) to bet that the dealer will receive a poor hand and 2) to increase their bet against a poor dealer up card.

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Unlike Three Card Poker where the player's additional raise bet cannot win if the dealer hand is less than queen-high, in the card game of the present invention the player's bet is always in action. Furthermore, if the dealer hand is less than a predetermined qualifying holding, e.g., 10-high, the dealer automatically loses and all players are paid at greater than 1 to 1, e.g., 2 to 1. So, the invention can turn a disappointment into a pleasant surprise when both the player hand and the dealer hand are less than 10-high.

Unlike Three Card Poker or Caribbean Stud where the player has no choice but to fold a poor hand, the player of the invention can draw a card to improve his hand.

Unlike any other side bets that do not allow the player to increase his bet once the bet is made, the player not only can double his side bet but they can also do it after seeing a weak dealer up card. This is kind of like doubling down in blackjack, but is more exciting and straightforward because the doubling is on a poor dealer hand without the player hand having to beat the dealer hand to get paid.

The card game of the invention not only is rid of the bad design found in many poker games today, but also adds more fun.

### Summary of the Invention

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There is, therefore, set forth according top the present invention a card game that combines a poker derivative game with at least one and preferably two proposition games. Each player places a first Poker wager to compete against a house dealer. N cards are dealt to a dealer position, one of which is dealt face up. Preferably N is at least 4 and preferably is 4 or 5. Each player also receives a hand face down of N -1 cards. Each player examines their initial hand and may then elect to stand on the initial hand of cards making the initial hand the player's final hand or the player may discard and receive replacements for one or more of his cards to define the final hand for the player of N - 1 cards. Discarding and receiving replacements is done without having to either make an additional bet or fold. The dealer exposes his hand and assembles the highest ranking hand of N - 1 cards. Each player's hand is then revealed and compared to the dealer's hand. The first (Poker) wager is then resolved according to the following rules:

- (1) if the dealer's hand has a ranking below a predetermined rank, paying the player an award based upon the first wager;
- (2) if the dealer's hand has a ranking above said predetermined rank and outranks the player's final hand, the player loses their first wager; and
- (3) if the dealer's hand has a ranking above said predetermined rank and the player's final hand outranks the dealer's hand, issuing an award to the player based upon said first wager.

In a preferred embodiment, if the player's hand has a predetermined ranking, and the dealer's hand has at least said predetermined ranking and the player's hand outranks the dealer's, the player is issued an award according to a pay schedule which includes awards of at least 2:1.

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In a further preferred embodiment, where (1) the dealer's hand has a ranking below the predetermined ranking and (2) the player's hand has a ranking falling within the pay schedule, the player is issued an award which is double the amount of the pay schedule.

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The player may also be offered one or both of a dealer hand and player hand side wager. If the player makes the dealer hand wager and the dealer's hand has a ranking below a predetermined ranking, the player is issued an award. In a preferred embodiment, the player may double a dealer hand wager after the cards are dealt when the dealer exposed card is revealed to the player. Preferably, the award for the dealer hand wager is based upon a schedule of awards based upon the composition of the dealer's hand.

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The player may also make a player hand wager that the player's final hand will have one of a predetermined schedule of card combinations.

#### **Description**

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The method of the present invention can be played in a live format, e.g., at a live gaming table with one or more players and a dealer or can be played in an electronic form using a digital table or a single machine, as would be known in the art.

The method uses a standard deck of fifty-two playing cards.

To begin play the player (or each player where multiple players are participating in a hand of play, places a Poker first wager to compete against the dealer. When all players have made their poker bets, N cards are dealt to the dealer position and N - 1 cards are dealt to each player. Preferably  $N \ge 4$  and still more preferably N, according to one embodiment is 4 and in another embodiment is 5. The cards of the dealer hand position are dealt face down, with one card being turned over and revealed to the players. The players' initial hands are dealt face down.

After looking at the cards of their initial hands, the players have the option to (1) stand on the cards of the initial hand whereupon the initial hand becomes the player's final hand or (2) discard at least one card and receive replacements dealt from the remaining deck of cards. The player's hand with any replacements becomes the player's final hand. To discard and receive replacements, the player need not make any additional wager. Folding of a poor hand is not an option for the player. Further, the player need not double his initial first wager to remain in the hand. Preferably the players may discard and replace up to all of the cards of the initial hand.

The dealer then turns his hand over to reveal the cards of the dealer's hand. From the hand of N cards the dealer must use the N - 1 cards to assemble his best hand of N cards. Where N = 4 resulting in three card final dealer and player hands (N - 1), the ranking of the three card hands is shown below from highest to lowest:

Straight Flush
3 of a Kind
Straight (AKO

Straight (AKQ is the highest straight and A23 is the lowest)

Flush One Pair High Card

Where N = 5 resulting in four card final dealer and player hands, the ranking of hands from highest to lowest is as follows:

Four of a Kind

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Straight Flush
Three of a Kind

Flush

Straight (A-2-3-4 is the lowest straight)

15 Two Pair One Pair

High Card

# Resolution of the First (Poker) Wager

After the dealer has assembled his highest hand of N - 1 cards, each player's first wager is resolved according to the following rules:

1. The dealer automatically loses if his best hand of N - 1 cards (three card hand or four card hand) is lower than a predetermined rank. In one embodiment, in such a case the players are each paid 1:1 on their first wager. According to a preferred embodiment, the player may receive an award greater than 1:1, depending upon the constituency of the player's final hand. Only when the dealer hand is at least the predetermined rank will the dealer hand be compared with each player hand as described below. Where N = 4 resulting in a three card game, preferably the predetermined holding is a dealer hand of a 10-high or better. In this embodiment, where the dealer final hand does not have at least the predetermined rank the players are paid based upon their first wager

according to the following table.

Table 1

Winning Player Hand	AWARD	
Straight Flush		4
3 of a Kind	,	2
Straight or below		1

Preferably, if (for N=4) the dealer hand is not at least 10-high, the dealer automatically pays all bets double the payoff odds according to the above pay table. For example, if the player hand is straight flush and the dealer hand is 8-7-5, the player is paid  $4 \times 2 = 8$  to 1.

Where N = 5 the same rules apply; however the minimum predetermined holding for the dealer hand is a Jack-high or better and the player is paid based upon the final holding of the player hand according to Table 2.

Table 2

Winning Player Hand	AWARD	·
Four of a Kind		5
Straight Flush		2
Three of a Kind or below		1

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If the dealer hand is not at least Jack-high, the dealer automatically pays all bets double the payoff odds according to the above pay table. For example, if the player hand is straight flush and the dealer hand is 8-7-5-3, the player is paid  $2 \times 2 = 4$  to 1.

- 2. If the dealer hand has at least the predetermined minimum holding (10-high for N = 4 and Jack-high for N = 5), the player and dealer final hands are compared. If the dealer's hand outranks the player's hand, the player loses their first wager. If the player's hand outranks the dealer's hand, the player is paid an award based upon his first wager. Preferably the award is based upon a predetermined schedule of player final hand holdings which includes awards greater than 1:1. Preferably, where the player's hand outranks the dealer's and where N = 4 (three card dealer and player hands), the player receives an award according to Table 1 above and where N = 5 (four card Poker Hands) the player is paid an award according to Table 2 above.
- 3. Dealer and Player Hands Tie. Where the dealer and player hands have tie rankings, the player neither wins nor loses his first wager, e.g., it is a push.

## Dealer Hand Side Wager

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Before any cards are dealt, the player has the option to make a second wager that the dealer's final Poker hand will not be greater than a predetermined rank. Where N = 4 (three card Poker hands) the player wins his second wager where the dealer's final hand is Queen- or King-high or less. Preferably, where the player has made this side wager, the player wins and is issued an award based upon his side wager according to one of Table 3 or Table 4 below.

Table 3

Dealer Hand	Pay (to 1)
6-High	40

7-High	25
8-High	8
9-High	5
10-High	4
J-High	2
Q-High	1

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Table 4

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Dealer Hand	Pay (to 1)
6-High	8
7-High	6
8-High	5
9-High	4
10-High	3
J-High	. 2
Q- or K-High	1

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According to a further embodiment, the player has the option to double his dealer hand side wager after seeing the dealer's face-up card. To double the side bet, the player has to place another bet equal to his second wager. After all players have made their decisions, the dealer exposes his hand. If the dealer hand is greater than the predetermined rank, then the player loses the dealer hand side bet; otherwise the player is paid according to the selected pay table. For example, and with reference to Table 3, the player bets \$5 and then doubles down when he sees a weak dealer up card of 5. If the dealer hand turns out to be 9-6-5, the player will be paid  $$5 \times 5 \times 2 = $50$ .

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With reference to the embodiment of Table 4, if the dealer's face-up card is an ace, then the dealer hand second wager is a push with no money changing

hands.

Where N = 5 (four card Poker hands) the dealer hand side wager is paid according to the following Table 5:

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Table 5

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Dealer Hand	Pay (to 1)
7-High	40
8-High	25
9-High	10
10-High	6
J-High	4
Q-High	2

For example, the player bets \$5 and then doubles down when he sees a weak dealer up card of 5. If the dealer hand turns out to be 9-6-5-4, the player will be paid  $5 \times 10 \times 2 = 100$ .

### Player Hand Side Wager

Another optional side wager the player may make is based upon the player believing that his player final hand will be one of a predetermined schedule of winning hands. To participate in this side wager, the player places a side bet wager before the hand is dealt. Whether or not the player has traded cards, he will be paid odds according to the following pay tables.

Where N= 4 (three card Poker hands) the player hand side wager must have a pair of Jacks or better to win:

Player Final Hand	Pay (to 1)	
A pair of Jacks or Better	1	
Flush	1	
Straight	3	
3 of a Kind	11	
Straight Flush	12	
AKQ Suited	50	

Where N= 5 (four card Poker hands) the player hand side must have a pair of Kings or better to win:

	Player Final Hand	Pay (to 1)
15	A pair of Kings or Better Two Pair Straight Flush Three of a Kind Straight Flush	1 2 3 4 5
	Four of a Kind AKQJ Suited	15 50

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The game may be played with none, one or both of the optional side wagers as described above.

Some of the features and advantages of the game of the present invention are summarized as follows:

- A. The First (Poker) Wager
- 1. No fold The player's hand is always in play until the end of the game.
- 2. No being stuck with a lousy hand Players can trade one or more cards to improve their hand.
- 30 3. No "short pay" due to the dealer not qualifying as in Caribbean Stud and Three Card Poker.

- 4. No need to risk additional bets in order to stay in the game.
- 5. Winning with a lousy hand Not only can the worst hand (e.g., 5-3-2) win, but it pays double.
- 6. High winning frequency Players win 45% of all hands. 3.4% of the time the dealer would automatically lose and pay all bets double.
  - 7. Unlike Three Card Poker where the player has no choice but to fold a poor hand, the player of the invention can draw a card to improve his hand.
    - B. Dealer Hand Bet

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- The dealer hand bet promotes camaraderie among the players.
   Who doesn't want to see the dealer get a lousy hand?
  - 2. It is the first side bet in poker games that allows the player to double down after seeing one of the dealer's cards.
  - 3. When the dealer's up card is an ace which makes it impossible for the dealer hand to be king-high or less, the bet is a push. The bet is very player-friendly.